

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF
PENNSYLVANIA

In Re:)	
)	BANKR. NO. 20-20508-CMB
GREGORY A. RAGER and)	
HOLLY J. RAGER,)	
)	CHAPTER 13
Debtors.)	
<hr/>		
)	
GREGORY A. RAGER and)	re doc. 122
HOLLY J. RAGER,)	
)	
Debtors/Movants,)	
)	
v.)	
)	
FREEDOM MORTGAGE CORP.,)	
)	ENTERED BY DEFAULT
Creditor/Respondent.)	

ORDER

AND NOW, this 26th day of July, 2023, upon consideration of the Motion to Approve Permanent Mortgage Modification filed on July 7, 2023 by Movants Gregory A. Rager and Holly J. Rager ("Debtors") against Freedom Mortgage Corp. ("Creditor"), it is hereby ORDERED that said motion is granted, and that the permanent mortgage modification agreement dated June 30, 2023 by and between Debtors and Creditor, a true and correct copy of which is attached to said motion as Exhibit "A", is approved by the Court, said agreement containing the following terms, inter alia:

The original loan agreement between the parties was by note dated July 28, 2017 for a loan of \$116,161.00 amortized over thirty years at 3.875% with a monthly principal and interest payment of \$546.23. The loan shall be brought current and due for the August 1, 2023 payment of \$546.23 principal and interest and \$282.37 initial escrow payment for insurance and taxes for an initial total monthly payment of \$828.60. The back due payments and loan fees total \$19,799.57, which shall be held interest free until the end of the loan by a secondary mortgage. Debtors are aware of the balloon payment.

It is further ORDERED that the Chapter 13 Trustee shall disburse monthly payments through Debtors' Chapter plan. Debtors shall file an amended plan or stipulated order modifying plan to account for the modified payment within 30 days of the date of this Order.

FILED
7/26/23 3:17 pm
CLERK
U.S. BANKRUPTCY
COURT - WDP


CARLOTA M. BÖHM, **dmk**
United States Bankruptcy Court

In re:
Gregory A Rager
Holly J Rager
Debtors

Case No. 20-20508-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 26, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Gregory A Rager, Holly J Rager, 5868 Madison Avenue, Export, PA 15632-1343

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Glenn R. Bartifay	on behalf of Debtor Gregory A Rager gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Joint Debtor Holly J Rager gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

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Total Noticed: 1

Ronda J. Winnecour

cmechf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 9